



Rural Development • Rural Housing Service • Direct Homeownership Loans

Improving Life and Increasing Space for a Family

Cipriano Ortiz, his wife Cándida and their four children were living in a crowded trailer. They were forced to stack storage boxes in their living area in order to cope with the lack of space. But this family wanted more - their goal was to own their own home in order to live more comfortably! In order to accomplish this they needed to find a program that would allow them to purchase a home.

Rural Development acted as a liaison between the family, the realtor and the closing agent, going as far as providing translation for this Spanish-speaking family. In the end and through a lot of perseverance, the Ortiz family was able to secure a direct loan from Rural Development for their home purchase and their goal of achieving homeownership.



The happy family proudly showing their new kitchen area.

The direct housing loan brought the family into a more enjoyable and comfortable living environment in Crete, Nebraska. No longer are all six family members crammed into tight living quarters. The family jokes that now even their cat has a room to himself. They already have made some repairs to improve the property and plan on continuing to do so to maintain the property. They are proud owners of their new home, which they will cherish for the rest of their lives.

Obligation Amount: \$146,350 loan

Date of Obligation: 01/16/2015

Congressional District: Representative Smith, NE-3rd District; Senators Fischer and Sasse

Partners: None

Demographics: Low-Income Housing; Hispanic family

Impact: Adequate housing; Affordable; Direct Home Loan; First Time Homeownership
